

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Danielle Yvette Davies
Debtor

Case No. 23-01194-MJC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Sep 07, 2023

User: AutoDocke
Form ID: 318

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 09, 2023:

Recip ID	Recipient Name and Address
db	+ Danielle Yvette Davies, 419 May St., Jermyn, PA 18433-2127
5544359	+ Carrie Gerding, 120 Corporate Blvd., Norfolk, VA 23502-4952
5544366	+ Earl Chubb, 419 May St., Jermyn, PA 18433-2127
5544368	+ FNCB Bank, 102 E. Drinker St., Dunmore, PA 18512-2432
5544371	+ Freeman Law, 210 Montage Mountain Road, Moosic, PA 18507-1787
5544374	+ Kristina Homoleski, PO Box 2121, Warren, MI 48090-2121
5544375	+ Lackawanna County Court of Common Pleas, 200 North Washington Ave., Scranton, PA 18503-1596
5544376	+ Lackawanna River Basin Sewer Authority, PO Box 280, Olyphant, PA 18447-0280
5544378	+ Michael Dougherty, 170 S. Independence Mall W., Suite 874W, Philadelphia, PA 19106-3334
5544385	+ PPL Electric Utilities, 827 Hausman Road, Allentown, PA 18104-9392

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Sep 07 2023 18:41:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
5544358	+ EDI: CITICORP.COM	Sep 07 2023 22:38:00	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
5544360	+ Email/Text: bankruptcy@cavps.com	Sep 07 2023 18:41:00	Cavalry Portfolio Services, LLC, 1 American Lane, Suite 220, Greenwich, CT 06831-2563
5544361	+ Email/Text: bankruptcy@cavps.com	Sep 07 2023 18:41:00	Cavalry SPV I, LLC, 1 American Lane, Suite 220, Greenwich, CT 06831-2563
5544362	+ EDI: WFNNB.COM	Sep 07 2023 22:38:00	Comenity, PO Box 182120, Columbus, OH 43218-2120
5544363	+ Email/Text: bankruptcy@consumerportfolio.com	Sep 07 2023 18:41:00	Consumer Portfolio Services, Inc., PO Box 57071, Irvine, CA 92619-7071
5544364	EDI: DISCOVER.COM	Sep 07 2023 22:38:00	Discover Bank, 6500 New Albany Road E., New Albany, OH 43054
5544365	+ EDI: DISCOVER.COM	Sep 07 2023 22:38:00	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
5544367	+ EDI: AMINFOFP.COM	Sep 07 2023 22:38:00	First Premier, 601 S. Minnesota Avenue, Sioux Falls, SD 57104-4824
5544369	+ Email/Text: EBNBKNOT@ford.com	Sep 07 2023 18:41:00	Ford Motor Credit, PO Box 542000, Omaha, NE 68154-8000
5544370	+ Email/Text: Bankruptcy@Freedommortgage.com	Sep 07 2023 18:41:00	Freedom Mortgage, PO Box 619063, Dallas, TX 75261-9063
5544372	+ Email/Text: paparalegals@pandf.us	Sep 07 2023 18:41:00	Gregg Morris, 501 Corporate Drive, Southpointe Center Suite 205, Canonsburg, PA 15317-8584
5544373	EDI: JPMORGANCHASE	Sep 07 2023 22:38:00	JP Morgan Chase, PO Box 15369, Wilmington,

			DE 19850
5544377	+ Email/Text: bankruptcy@marinerfinance.com	Sep 07 2023 18:41:00	Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
5544378	+ Email/Text: PHILAW@weltman.com	Sep 07 2023 18:41:00	Michael Dougherty, 170 S. Independence Mall W., Suite 874W, Philadelphia, PA 19106-3334
5544379	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 07 2023 18:41:00	Midland Credit Management, Inc., 320 E. Big Beaver Road, Suite 300, Troy, MI 48083-1271
5544380	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 07 2023 18:41:00	Midland Credit Management, Inc., PO Box 2121, Warren, MI 48090-2121
5544381	+ EDI: AGFINANCE.COM	Sep 07 2023 22:38:00	OneMain Financial, PO Box 1010, Evansville, IN 47706-1010
5544384	EDI: PRA.COM	Sep 07 2023 22:38:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd, Norfolk, VA 23502
5544383	EDI: PRA.COM	Sep 07 2023 22:38:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502
5544382	+ Email/Text: csc.bankruptcy@amwater.com	Sep 07 2023 18:41:00	Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412
5544783	EDI: PENNDEPTREV	Sep 07 2023 22:38:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5544783	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 07 2023 18:41:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5544386	EDI: AISSPRINT	Sep 07 2023 22:38:00	Sprint, 6200 Sprint Parkway, Shawnee Mission, KS 66251
5544387	+ EDI: RMSC.COM	Sep 07 2023 22:38:00	Synchrony Bank, PO Box 965015, Orlando, FL 32896-5015
5544388	+ EDI: WTRRN BANK.COM	Sep 07 2023 22:38:00	TD Bank USA, N.A., PO Box 673, Minneapolis, MN 55440-0673
5544389	+ Email/Text: bankruptcy@bbandt.com	Sep 07 2023 18:41:00	Truist Bank, PO Box 849, Wilson, NC 27894-0849

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 09, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 7, 2023 at the address(es) listed below:

Name	Email Address
Brett Freeman	on behalf of Debtor 1 Danielle Yvette Davies brett@freeman.law brettfreemanecf@gmail.com;shannon@freeman.law;bmf153@recap.email
John J Martin	pa36@ecfbis.com trustee martin@martin-law.net
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1

Danielle Yvette Davies

Social Security number or ITIN xxx-xx-7171

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:23-bk-01194-MJC

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Danielle Yvette Davies
fka Danielle Y Hanna, fka Danielle Yvette Hanna

9/7/23**By the
court:**

Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.